

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method for generating a terms and conditions (T&C) statement for a transaction, the method comprising:
  - using a portable device of a consumer to conduct the transaction at a physical point of sale, the portable device having portable device information;
  - determining ~~[[if]]~~ that a terms and conditions statement ~~is-needed~~ needs to be accepted by the consumer for the transaction ~~using~~ at the physical point of sale based on the portable device information on the portable device;
  - receiving a ~~dynamically-generated~~ the terms and conditions statement for the transaction; ~~[[and]]~~
  - outputting the generated terms and conditions statement at the physical point of sale; and
  - updating the portable device information on the portable device at the physical point of sale during the transaction to indicate that the generated terms and conditions statement has been accepted or rejected by the consumer at the physical point of sale for the transaction,
  - wherein the generated terms and conditions statement is dynamically generated ~~[[by]]~~ using the portable device information on the portable device in response to the determination at the point of sale to dynamically generate the terms and conditions statement, and wherein the portable device information on the portable device comprises information indicating whether the terms and conditions statement has been accepted before by the consumer, wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete.
- 2-3. (Cancelled)
4. (Original) The method of claim 1, further comprising:

determining information related to a device outputting the generated terms and conditions statement; and

wherein dynamically generating the terms and conditions statement comprises dynamically generating the terms and conditions statement based on the information related to the device.

5. (Original) The method of claim 4, wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the terms and conditions statement,

wherein the terms and conditions statement is dynamically generated for a display format or a printed format based on the information related to the device; and

wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format.

6. (Previously presented) The method of claim 5, further comprising:  
receiving input indicating whether the terms and conditions statement is accepted;  
if the terms and conditions statement has been accepted, processing the transaction using the portable device based on a first set of rules; and  
if the terms and conditions statement has not been accepted, processing the transaction using the portable device based on a second set of rules.

7. (Currently amended): A method for generating a terms and conditions (T&C) statement for a transaction, the method comprising:

using a portable device to conduct the transaction, the portable device having portable device information;

determining if a terms and conditions statement is needed for the transaction based on the portable device information;

dynamically generating the terms and conditions statement for the transaction;  
and

outputting the generated terms and conditions statement,

wherein dynamically generating the terms and conditions statement comprises using the portable device information to dynamically generate the terms and conditions statement, and wherein the information related to the portable device comprises information indicating whether the terms and conditions statement has been accepted before

further comprising:

determining information related to a device outputting the generated terms and conditions statement; and

wherein dynamically generating the terms and conditions statement comprises dynamically generating the terms and conditions statement based on the information related to the device,

wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the terms and conditions statement,

wherein the terms and conditions statement is dynamically generated for a display format or a printed format based on the information related to the device; and

wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format,

receiving input indicating whether the terms and conditions statement is accepted;

if the terms and conditions statement has been accepted, processing the transaction using the portable device based on a first set of rules based on acceptance of the terms and conditions statement at the device by a consumer; and

if the terms and conditions statement has not been accepted, processing the transaction using the portable device based on a second set of rules based on non-acceptance of the terms and conditions statement at the device by the consumer,

further comprising:

determining if redemption of an item towards an incentive according to the first set of rules for the transaction is possible;

determining whether a redemption of the item towards the incentive according to the first set of rules has occurred,

if redemption is not possible, sending information to the portable device indicating an accumulation of the item towards the incentive; and

if redemption is possible and has occurred, sending information to the portable device indicating the item towards the incentive for the transaction has been redeemed  
wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete.

8. (Original) The method of claim 1, wherein the transaction is a loyalty transaction in a loyalty program.

9-23. (cancelled)

24. (Previously presented) A device for managing terms and conditions (T&C) statements, the device comprising:

a plurality of T&C files and a plurality of parameter files useable to generate T&C statements;

control logic configured to select a T&C file from the plurality of T&C files and a parameter file from the plurality of parameter files for a loyalty transaction;

control logic configured to dynamically generate a T&C statement for the transaction using the selected T&C file and the selected parameter file; and

control logic configured to communicate with the portable device to update information on the portable device during the loyalty transaction to indicate whether the T&C statement has been accepted or rejected by a user of the portable device,

wherein the control logic selects the T&C file and the parameter file using information specific to the loyalty transaction, and

wherein the information specific to the loyalty transaction comprises at least one of portable device information for a portable device, information related to how the device can output the T&C statement, information that indicates if the T&C statement has been accepted before, and information that indicates if redemption is possible for the loyalty transaction.

25-45. (Cancelled)

46. (Currently amended) A system for managing terms and conditions (T&C) statements, comprising:

a plurality of distribution channels each configured to store one or more parameter files and one or more T&C files; and

~~a plurality of portable devices each configured to interact with at least one of the plurality of distribution channels;~~

wherein a portable device interacts with a distribution channel in order to conduct a transaction;

wherein the distribution channel determines whether a T&C statement is to be generated for the transaction; [[and]]

wherein the distribution channel selects a parameter file from the one or more stored parameter files and a T&C file from the one or more stored T&C files and generates the T&C statement using the selected parameter file and the selected T&C file,

wherein the distribution channel determines whether to generate the T&C statement based on whether the T&C statement has been previously accepted according to portable device information stored on the portable device,

wherein the distribution channel updates the portable device information on the portable device during a transaction to indicate that the generated T&C statement has been accepted or rejected during the transaction

wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete.

47. (Original) The system of claim 46 further comprising:

a host configured to communicate with the plurality of distribution channels and download the one or more parameter files and one or more T&C files selectively to each of the plurality of distribution channels.

48. (Original) The system of claim 47 wherein the host is further configured to:

receive information related to loyalty programs from one or more sponsors; and  
generate the one or more parameter files and the one or more T&C files using the  
information related to the loyalty programs.

49. (Original) The system of claim 48 wherein the host is further configured to:  
update the one or more parameter files and the one or more T&C files; and  
download the updated one or more parameter files and the updated one or more  
T&C files selectively to the plurality of distribution channels.

50. (Original) The system of claim 46 wherein the transaction is a loyalty  
transaction under a loyalty program.

51-52. (Cancelled)

53. (Previously presented) The system of claim 46 wherein the distribution  
channel uses the portable device information to select the parameter file from the one or more  
stored parameter files and the T&C file from the one or more T&C files and also uses the  
portable device information to generate the T&C statement.

54. (Original) The system of claim 53 wherein the portable device information  
includes at least one of information related to a user of the portable device, information related to  
a loyalty program and information related to the portable device.

55. (Cancelled)

56. (Original) The system of claim 46 wherein, the distribution channel is  
configured to output the T&C statement to a user of the portable device for review after the T&C  
statement is generated.

57. (Original) The system of claim 56 wherein the distribution channel is further  
configured to output the T&C statement in one of a plurality of formats.

58. (Original) The system of claim 56 wherein the distribution channel is further configured to receive a choice made by the user with respect to the T&C statement.

59. (Original) The system of claim 58 wherein the choice made by the user with respect to the T&C statement includes accepting the T&C statement or rejecting the T&C statement.

60. (Original) The system of claim 59 wherein if the choice made by the user with respect to the T&C statement is accepting the T&C statement, the distribution channel processes the transaction in a first manner; and

wherein if the choice made by the user with respect to the T&C statement is rejecting the T&C statement, the distribution channel processes the transaction in a second manner.

61. (Original) The system of claim 46 wherein the selected T&C file includes a plurality of tags;

wherein the selected parameter file includes a plurality of values corresponding to the plurality of tags.

62. (Original) The system of claim 61 wherein contents of the T&C statement are changed by modifying the selected parameter file without modifying the T&C file.

63. (Cancelled)

64. (Previously presented) The method of claim 1 wherein dynamically generating the terms and conditions statement for the transaction comprises:

determining that a prior terms and conditions statement has been previously accepted, and does not require revision and reacceptance for the transaction to process.

65-66. (Cancelled)

67. (Previously presented) The device of claim 24 wherein control logic configured to dynamically generate the T&C statement for the transaction using the selected T&C file and the selected parameter file comprises:

control logic to determine that a prior T&C statement has been previously accepted, determine that the T&C statement requires revision and reacceptance for a reward redemption to process, and

control logic to generate the T&C statement for the reward redemption using the parameter file to modify the prior T&C statement.

68. (Previously presented) The device of claim 24 wherein control logic configured to dynamically generate the T&C statement for the transaction using the selected T&C file and the selected parameter file comprises:

control logic to determine that a prior T&C statement has been previously accepted; and

control logic to determine that the prior T&C statement does not require revision and reacceptance for a reward redemption to process.

69. (Previously presented) A method for generating terms and conditions (T&C) statements for a plurality of portable devices, the method comprising:

determining if a T&C statement is needed for a loyalty transaction;

determining that the T&C statement is needed, and determining information specific to the loyalty transaction;

generating the T&C statement dynamically using the information specific to the loyalty transaction; and

outputting the generated T&C statement,

wherein determining information specific to the loyalty transaction comprises:

determining portable device information specific to a portable device; and

wherein generating the T&C statement comprises using the portable device information to dynamically generate the T&C statement,



wherein generating the T&C statement dynamically using the information specific to the loyalty transaction comprises:

determining that a prior T&C statement has been previously accepted, and requires revision and reacceptance for the loyalty transaction to process, and

generate the T&C statement by using the portable device information to modify the prior T&C statement using parameters which are specific to the loyalty transaction.

70. (Previously presented) The method of claim 28 wherein generating the T&C statement dynamically using the information specific to the loyalty transaction comprises:

determining that a prior T&C statement has been previously accepted and does not require revision and reacceptance for the loyalty transaction to process.

71. (Previously presented) The system of claim 46, wherein the distribution channel determines that the T&C statement has been previously accepted, determines that the T&C statement has not been revised since it was last accepted, and determines that acceptance of the generated T&C statement needs to be obtained again for the transaction to process.

72. (Previously presented) The system of claim 46, wherein the distribution channel determines that the T&C statement has been previously accepted, and determines that acceptance of the generated T&C statement does not need to be obtained again for the transaction to process.

73. (Previously presented) The method of claim 1 wherein the transaction is for a product regulated by a state, and the terms and conditions statement is generated according to which state the transaction takes place.

74. (Previously presented) The method of claim 1 wherein the portable device information on the portable device indicates how many items have been accumulated towards a loyalty program for the transaction.

75. (Previously presented) The method of claim 24 wherein the loyalty transaction is for a product regulated by a state, and the T&C statement is generated according to which state the transaction takes place.

76. (Previously presented) The method of claim 24 wherein the portable device information on the portable device indicates how many items have been accumulated towards a loyalty program for the loyalty transaction.

77-78. (cancelled)

79. (New) The method of claim 1 wherein the terms and conditions statement is dynamically generated by selecting, based on the transaction, a parameter file and a terms and conditions file out of a respective plurality of parameter files and terms and conditions files.

80. (New) The method of claim 79 wherein the parameter file includes a plurality of terms and conditions parameters and respective values.

81. (New) The method of claim 80 wherein the terms and conditions file comprises a template having a plurality of tag values, wherein at least some of the tag values are respectively defined by at least some of the plurality of terms and conditions parameters and respective values.

82. (New) The method of claim 81 wherein at least some of the tag values are respectively defined by the physical point of sale.